



All potential contract owners must sign and date this form and include it with their annuity application.

The RateMarkSM brochure provides an overview of the RateMarkSM flexible premium deferred fixed annuity. Please refer to your RateMarkSM contract for important additional information, benefits, definitions, and exclusions.

Acknowledgment

I/We have reviewed the RateMarkSM information and understand that:

- To provide a more competitive rate than other similar products, some features that might normally be standard on other products are offered by rider on RateMarkSM. These include surrender charge-free withdrawals and full annuity value at death.
- To receive surrender charge-free withdrawals, I/we can choose to elect the Enhanced Withdrawal Rider. If I/we select the Enhanced Withdrawal Rider, my/our interest rate will be reduced by a declared percentage not to exceed 0.50%.
- To have surrender charges waived at death, and allow the contract's beneficiary(ies) to receive the annuity value upon payment of the death benefit, I/we must elect the Annuity Value Death Benefit Rider. If I/we select the Annuity Value Death Benefit Rider, my/our interest rate will be reduced by a declared percentage not to exceed 0.50%.

Signature of Owner

Date

Signature of Joint Owner

Date

Product distributed by Legacy Marketing Group®
dba: Legacy Marketing Insurance Services (CA Only)
Product administered by Perot Systems
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RateMarkSM flexible premium deferred fixed annuity is issued by Investors Insurance Corporation, Wilmington, DE, a member of SCOR Global Life.

Individual Policy Form Nos: IIC-PMYGA-1107(TX), IIC-MYR-1107, IIC-AVDB-1107, IIC-EWD-1107, IIC-MVAEND-0608.

Policy forms and numbers may vary. Product, features, and riders may not be available in all jurisdictions.

Withdrawals over any surrender charge-free amount are subject to surrender charges and a market value adjustment. Withdrawals may be subject to income tax, and a federal income tax penalty may apply to withdrawals taken before age 59½. Certain tax-qualified plans allow minimum required distribution without surrender charges if the amount exceeds the surrender charge-free amount.

For exact terms and conditions, please refer to the riders.